

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Mayur Prakash Alai**
(South- West Side Commercial 3 Shops on Plot No. 4)

Name of Owner: **Shri. Prakash Narayan Alai & Sau. Aruna Prakash Alai**
(West-South Side Residential Bungalow on Plot No. 4)

South- West Side Commercial 3 Shops on Plot No. 4 and West-South Side Residential Bungalow on Plot No. 4,
Gat No. 13/A/2/A, Behind Bus Stand, Bazar Galli, Mouje - Nampur, Taluka - Baglan, District - Nashik,
PIN Code – 423 204, State – Maharashtra, Country – India.

Latitude Longitude: 20°43'35.4"N 74°18'51.9"E

Valuation Done for:

Janata Sahakari Bank Ltd., Pune
Nashik Branch

Alpha Square, D`Souza Colony, off. Collage Road,
Times Of India building, opp. Kathiyawad Showroom,
Nashik – 422 005, State – Maharashtra, Country – India



Nashik : 4, 1st Floor, Madhusa Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Adgaon, Nashik - 422 003, (M.S.)
E-mail : nashik@vastukala.org, Tel. : +91 253 4068262 / 9890380564

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Regd. Office : B1-001, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org



VALUATION OPINION REPORT

This is to certify that the property South- West Side Commercial 3 Shops on Plot No. 4 and West-South Side Residential Bungalow on Plot No. 4, Gat No.13/A/2/A, Behind Bus Stand, Bazar Galli, Mouje - Nampur, Taluka - Baglan, District - Nashik, PIN Code - 423 204, State - Maharashtra, Country - India belongs to **Shri. Mayur Prakash Alai** (South- West Side Commercial 3 Shops on Plot No. 4) AND **Shri. Prakash Narayan Alai & Sau. Aruna Prakash Alai** (West-South Side Residential Bungalow on Plot No. 4)

Boundaries of the property:

	Building
North	Part of Plot No.4
South	Road
East	Part of Plot No.4
West	Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at specifications

Particulars	Total Present Value on Ground Floor (Shop + Bungalow) (₹)	Total After Approval on Ground + First Floor (Shop + Bungalow) (₹)
Total Value of the Property	64,17,000.00	73,15,000.00
Realizable value of the property	60,96,150.00	69,49,250.00
Distress value of the property	51,33,600.00	58,52,000.00

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified
For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED, ou=admin, c=IN, email=manojbaburao@vastukala.org, postalCode=422003, serialNumber=1, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.08.03 17:41:42 +05'30'

Auth. Sign.



Director

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
Encl: Valuation report.

Nashik : 4, 1st Floor, Madhusa Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Adgaon, Nashik - 422 003, (M.S.)
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Vastukala Consultants (I) Pvt. Ltd.B1-001, U/B Floor, **Boomerang**, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072

To,
The Branch Manager,
Janata Sahakari Bank Ltd., Pune
Nashik Branch

Alpha Square, D`Souza Colony, off. Collage Road,
 Times Of India building, opp. Kathiyawad Showroom,
 Nashik – 422 005, State – Maharashtra, Country – India

VALUATION REPORT (IN RESPECT OF SHOP AND BUNGALOW)

I	General
1.	Purpose for which the valuation is made : To assess Fair Market value of the property for Housing Loan Purpose.
2.	a) Date of inspection : 28.06.2023
	b) Date on which the valuation is made : 25.07.2023
3.	List of documents produced for perusal: <ul style="list-style-type: none"> i) Copy of Rectification Deed Vide No. 828/2021 date 08.03.2021 ii) Copy of Sale Deed (Shop) Vide No.1200/2018 Dated.07.04.2018 iii) Copy of Rectification Deed (Shop) Vide No. 2294/2018 Year-2018 iv) Copy of Sale Deed (Bungalow) Vide No.1198/2018 Dated.07.04.2018 v) Copy Rectification Deed (Bungalow) Vide No.2293/2018 Dated.25.07.2018 vi) Copy Commencement Certificate Dated.06.06.2010 issued by Nampur Grampanchayat. vii) Copy of Occupancy Certificate Dated.02.02.2022 issued by Nampur Grampanchayat viii) Copy of Building Plan issued by Nampur Grampanchayat. ix) Copy of NA Order Letter No. Bin. Sheti. Prabhak. Kramank. /44/1994 Dated.30.01.1995 issued by Sub Division Officer, Kalwan. x) Copy of Approved Layout Plan No. 2445 dated 24.08.1994 issued by Assistant Director Town Planning Department, Nashik xi) Copy of Previous Valuation Report (Shop) by S. D. Deshpande dated 10.02.2022 xii) Copy of Previous Valuation Report (Bungalow) by S. D. Deshpande Dated10.02.2022 xiii) Copy of Legal Scrutiny Report (Bungalow) Dated.21.02.2022 xiv) Copy of Electricity Bill (Bungalow) vide Consumer No.054168125812 dated 08.06.2023 in the name of Shri. Prakash Narayan Alai issued by M.S.E.D.C.L xv) Copy of Property Tax Bill No. 003989 date 14.03.2023 in the name of Mr. Mayur Prakash Alai issued by Grampanchayat Nampur xvi) Copy of Property Tax Bill No. 003891 date 31.03.2023 in the name of Mr. Prakash N. Alai & Aruna P. Alai issued by Grampanchayat Nampur
4.	Name of the owner(s) / Client's and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) : <p>Shri. Mayur Prakash Alai (South- West Side Commercial 3 Shops on Plot No. 4)</p> <p>Shri. Prakash Narayan Alai & Sau. Aruna Prakash Alai (West-South Side Residential Bungalow on Plot No. 4)</p> <p>Address: South- West Side Commercial 3 Shops on Plot No. 4 and West-South Side Residential Bungalow on</p>



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		<p>Plot No.4, Gat No.13/A/2/A, Behind Bus Stand, Bazar Galli, Mouje - Nampur, Taluka - Baglan, District - Nashik, PIN Code – 423 204, State – Maharashtra, Country – India.</p> <p>Contact Person: Shri. Chetan Ashok Alai (Owner's Relative) Contact No.: + 91 9595094523 and Shri. Prakash Narayan Alai (Owner) Contact No.: + 91 8975918020</p> <p>Sole Ownership (Shop) Joint Ownership (Residential Bungalow) Details of share of each owner is not available.</p>														
<p>5. Brief description of the property (Including Leasehold / freehold etc.) :</p>		<p><u>The Plot No.4 having Plot Area of 329.60 Sq. M., As per 7/12 extract:</u></p> <table border="1" data-bbox="762 887 1342 1245"> <thead> <tr> <th>Owner Name</th> <th>Area H-R-P</th> </tr> </thead> <tbody> <tr> <td>1. Vandana Hari Alai</td> <td rowspan="4">0.32.00</td> </tr> <tr> <td>2. Manoj Hari Alai</td> </tr> <tr> <td>3. Priyanka Abhijeet Wagad</td> </tr> <tr> <td>4. Roshan Hari Alai</td> </tr> <tr> <td>5. Nilam Jitendra Badjate</td> <td>1.72.96</td> </tr> <tr> <td>6. Prakash Narayan Alai</td> <td rowspan="2">0.57.72</td> </tr> <tr> <td>7. Aruna Prakash Alai</td> </tr> <tr> <td>8. <i>Mayur Prakash Alai</i></td> <td>0.66.92</td> </tr> </tbody> </table> <p><u>But Entire Property is use by Alai Family but agreement is for part plot having plot area of 148.80 Sq. M. only.</u></p> <p>The property is a South- West Side Commercial 3 Shops on Plot No. 4 is located on Ground Floor.</p> <p>West-South Side Residential Bungalow on Plot No.4 is located on Ground + First Floor.</p> <p>As per approved plan, the composition of Bungalow is: Ground Floor – Hall + Kitchen + Dining + 2 Bedrooms + Store + W.C. +Bath + Toilet + Passage + Staircase + Porch + Varandah+ Open Space (i.e. 2BHK)</p> <p>As per Site Inspection, the composition of Bungalow is: First Floor – Hall + Kitchen + 2 Bedroom + W.C. + Bath + Passage + Staircase + Balcony (i.e. 2BHK)</p> <p>The property is at 300.M. distance from nearest Bus Stand Nampur.</p>	Owner Name	Area H-R-P	1. Vandana Hari Alai	0.32.00	2. Manoj Hari Alai	3. Priyanka Abhijeet Wagad	4. Roshan Hari Alai	5. Nilam Jitendra Badjate	1.72.96	6. Prakash Narayan Alai	0.57.72	7. Aruna Prakash Alai	8. <i>Mayur Prakash Alai</i>	0.66.92
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6.	Location of property	:	
	a) Plot No. / Survey No.	:	Gat No.13/A/2/A, Plot No.4
	b) Door No.	:	South- West Side Commercial 3 Shops on Plot No. 4 West-South Side Residential Bungalow on Plot No.4
	c) C.T.S. No. / Village	:	Mouje – Nampur
	d) Ward / Taluka	:	Taluka – Baglan
	e) Mandal / District	:	District – Nashik
	f) Date of issue and validity of layout of approved map / plan	:	Copy of Building Plan issued by Nampur Grampanchayat
	g) Approved map / plan issuing authority	:	Nampur Grampanchayat
	h) Whether genuineness or authenticity of approved map/ plan is verified	:	Yes
	i) Any other comments by our empanelled valuers on authentic of approved plan	:	As per 7/12 partly Family by Badjate
7.	Postal address of the property	:	South- West Side Commercial 3 Shops on Plot No. 4, and West-South Side Residential Bungalow on Plot No.4, Gat No.13/A/2/A, Behind Bus Stand, Bazar Galli, Mouje - Nampur, Taluka - Baglan, District - Nashik, PIN Code – 423 204, State – Maharashtra, Country – India
8.	City / Town	:	Mouje- Nampur
	Residential area	:	Yes
	Commercial area	:	Yes
	Industrial area	:	No
9.	Classification of the area	:	
	i) High / Middle / Poor	:	Middle Class
	ii) Urban / Semi Urban / Rural	:	Semi Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Mouje- Nampur Nampur Grampanchayat
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
12.	Boundaries of the property		
	Shop	As per Actual Site	As per Document
	North	: Part of Plot No.4	Part of Plot No.4
	South	: Road	9 Meter Colony Road
	East	: Part of Plot No.4	Part of Plot No.4
	West	: Road	9 Meter Colony Road
M.	Bungalow	As per Actual Site	As per Document
	North	: Part of Plot No. 4	Property of Nilam Jitendra Badjate
	South	: Part of Plot No. 4	Part of Plot No.4



	East		Bungalow	Plot No.5																																	
	West		Road	9 Meter Colony Road																																	
13	Dimensions of the site		N. A. as property under consideration is a Shop in an apartment building.																																		
			A As per the Deed	B Actual																																	
	North	:	-	-																																	
	South	:	-	-																																	
	East	:	-	-																																	
	West	:	-	-																																	
14.	Extent of the site (Shop)	:	<table border="1"> <tr> <th colspan="3">Commercial Shop (Ground Floor)</th> </tr> <tr> <td>Carpet Area as per Site Measurement in Sq. Ft.</td> <td colspan="2">542.00</td> </tr> <tr> <td colspan="3">Area as per Approved Plan on Built up Area in Sq. Ft.</td> </tr> <tr> <td>Ground Floor - Shop</td> <td colspan="2">414.00</td> </tr> <tr> <td>Ground Floor - Bungalow</td> <td colspan="2">621.00</td> </tr> <tr> <th colspan="3">After Approval Approved Plan & Agreement & Rectification Deed on Built up Area in Sq. Ft.</th> </tr> <tr> <td colspan="2"></td> <td>346.00</td> </tr> <tr> <th colspan="3">Residential Bungalow</th> </tr> <tr> <th>Floor</th> <th>Carpet Area as per Site Measurement Sq.Ft.</th> <th>Built Up Area (Area as per Agreement & Rectification Deed) Sq. Ft.</th> </tr> <tr> <td>Ground</td> <td>1207</td> <td>621.00</td> </tr> <tr> <td>1st Floor</td> <td>---</td> <td>1007.00</td> </tr> </table>		Commercial Shop (Ground Floor)			Carpet Area as per Site Measurement in Sq. Ft.	542.00		Area as per Approved Plan on Built up Area in Sq. Ft.			Ground Floor - Shop	414.00		Ground Floor - Bungalow	621.00		After Approval Approved Plan & Agreement & Rectification Deed on Built up Area in Sq. Ft.					346.00	Residential Bungalow			Floor	Carpet Area as per Site Measurement Sq.Ft.	Built Up Area (Area as per Agreement & Rectification Deed) Sq. Ft.	Ground	1207	621.00	1 st Floor	---	1007.00
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14.	Latitude, Longitude & Co-ordinates of Shop	:	20°43'35.4"N 74°18'51.9"E																																		
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	<table border="1"> <tr> <th colspan="3">Commercial Shop (Ground Floor)</th> </tr> <tr> <td>Carpet Area as per Site Measurement in Sq. Ft.</td> <td colspan="2">Built Up Area (Area as per Approved Plan) in Sq. Ft.</td> </tr> <tr> <td>542.00</td> <td colspan="2">414.00</td> </tr> <tr> <th colspan="3">Residential Bungalow</th> </tr> <tr> <th>Floor</th> <th>Carpet Area as per Site Measurement Sq.Ft.</th> <th>Built Up Area (Area as per Agreement & Rectification Deed) Sq. Ft.</th> </tr> <tr> <td>Ground</td> <td>1207</td> <td>621.00</td> </tr> </table>		Commercial Shop (Ground Floor)			Carpet Area as per Site Measurement in Sq. Ft.	Built Up Area (Area as per Approved Plan) in Sq. Ft.		542.00	414.00		Residential Bungalow			Floor	Carpet Area as per Site Measurement Sq.Ft.	Built Up Area (Area as per Agreement & Rectification Deed) Sq. Ft.	Ground	1207	621.00															
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		1 st Floor	---	1007.00
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	Owner Occupied		
II APARTMENT BUILDING				
1.	Nature of the Apartment	Residential Cum Commercial		
2.	Location			
	G. No.	Gat No.13/A/2/A, Plot No.4		
	Block No.	-		
	Ward No.	-		
	Village / Municipality / Corporation	Mouje- Nampur Nampur Grampanchayat		
	Door No., Street or Road (Pin Code)	South- West Side Commercial 3 Shops on Plot No. 4, and West-South Side Residential Bungalow on Plot No.4, Gat No.13/A/2/A, Behind Bus Stand, Bazar Galli, Mouje - Nampur, Taluka - Baglan, District - Nashik, PIN Code – 423 204, State – Maharashtra, Country – India		
3.	Description of the locality Commercial / Commercial / Mixed	Residential Cum Commercial		
4.	Year of Construction	2022 (As per Occupancy Certificate)		
5.	Number of Floors	Ground + 1 Upper Floor		
6.	Type of Structure	R.C.C. Framed Structure		
7.	Number of Dwelling units in the building	3 Shops on Ground Floor 1 Bungalow on Ground + First Floor		
8.	Quality of Construction	Excellent		
9.	Appearance of the Building	Excellent		
10.	Maintenance of the Building	Excellent		
11.	Facilities Available			
	Lift	No Lift		
	Protected Water Supply	Municipal Water supply		
	Underground Sewerage	Connected to Municipal Sewerage System		
	Car parking - Open / Covered	Open Car parking		
	Is Compound wall existing?	No		
	Is pavement laid around the building	Yes		
III SHOP				
1	The floor in which the Shop is situated	3 Shops on Ground Floor 1 Bungalow on Ground + First Floor		
2	Door No. of the Shop	South- West Side Commercial 3 Shops on Plot No.4 West-South Side Residential Bungalow on Plot No.4		
3	Specifications of the Shop			
	Roof	R.C.C. Slab		
	Flooring	Vitrified Tile Flooring		
	Doors	Rolling Shutter, Wooden Frame With Solid Flush Door		
	Windows	Aluminum Sliding Window		
	Fittings	Concealed. C.P. fittings. Electrical wiring with		



	Finishing	:	Cement Plastering with POP false ceiling												
4	House Tax	:													
	Assessment No.	:	Details Not Provided												
	Tax paid in the name of:	:	Details Not Provided												
	Tax amount:	:	Details Not Provided												
5	Electricity Service connection No.:	:	054168125812 (Bungalow)												
	Meter Card is in the name of:	:	Shri. Prakash Narayan Alai (Bungalow)												
6	How is the maintenance of the Shop?	:	Excellent												
7	Sale Deed executed in the name of	:	Shri. Mayur Prakash Alai (South- West Side Commercial 3 Shops) Shri. Prakash Narayan Alai & Sau. Aruna Prakash Alai (West-South Side Residential Bungalow)												
8	What is the undivided area of land as per Sale Deed?	:	Details not available												
9	What is the plinth area?	:	Shop: <table border="1"> <thead> <tr> <th colspan="2">As per Agreement & Rectification Deed</th> </tr> <tr> <th>Particulars</th> <th>Built up area in Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Shop</td> <td>720.00</td> </tr> <tr> <td colspan="2" style="text-align: center;">Bungalow</td> </tr> <tr> <td>Ground Floor</td> <td>621.00</td> </tr> <tr> <td>First Floor</td> <td>1007.00</td> </tr> </tbody> </table>	As per Agreement & Rectification Deed		Particulars	Built up area in Sq. Ft.	Shop	720.00	Bungalow		Ground Floor	621.00	First Floor	1007.00
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10	What is the floor space index (app.)	:	As per Grampanchayat norms												
11	What is the Carpet Area ?	:	3 Shops Carpet Area in Sq. Ft = 542.00 (Area as per site Measurement) Ground Floor Bungalow Carpet Area in Sq.Ft. = 1207.00 (Area as per site Measurement)												
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium												
13	Is it being used for Commercial or Commercial purpose?	:	Residential Cum Commercial purpose												
14	Is it Owner-occupied or let out?	:	Owner Occupied												
15	If rented, what is the monthly rent?	:	Shop: ₹ 14,000.00 Expected rental income per month Bungalow: ₹ 13,000.00 Expected rental income per month												
IV	MARKETABILITY	:													
1	How is the marketability?	:	Good												
2	What are the factors favouring for an extra Potential Value?	:	Located in developing area												
3	Any negative factors are observed which affect the market value in general?	:	No												
V	Rate	:													



1	After analyzing the comparable sale instances, what is the composite rate for a similar Shop with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	: ₹ 8,000.00 to ₹ 10,000.00 per Sq. Ft. on Built Up area (Shop) ₹ 4,00.00 to ₹ 5,000.00 per Sq. Ft. on Built Up area (Bungalow)
		Last Two Transactions: Not Available Last two transaction are not available; we have made the online search but could not find out any ready reference for the surrounding locality. Value derived and adopted above is the outcome of local inquiry, searching on Internet, application of personal experience, keeping in mind, the area on which property is falling, its size, shape, surrounding development, nature of surrounding locality, nature of holding of plot, facilities available, civic amenities for communication, permissible and restriction in development, future potentiality etc.
2	Assuming it is a new construction, what is the adopted basic composite rate of the Shop under valuation after comparing with the specifications and other factors with the Shop under comparison (give details).	: ₹ 9,500.00 per Sq. Ft. on Built Up area (Shop) ₹ 4,000.00 per Sq. Ft. on Built Up area (Bungalow)
3	Break – up for the rate	:
	I. Building + Services	: ₹ 2,000.00 per Sq. Ft. (Shop)
	II. Land + others	: ₹ 7,500.00 per Sq. Ft. (Shop)
	I. Building + Services	: ₹ 2,000.00 per Sq. Ft. (Bungalow)
	II. Land + others	: ₹ 2,000.00 per Sq. Ft. (Bungalow)
4	Guideline rate obtained from the Registrar's office (evidence thereof to be enclosed)	: ₹ 3300.00 per Sq. M. for Land Construction Rate not Available on IGR Site
	Guideline rate (after Deprecation)	: Construction Rate not Available on IGR Site
5	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	: It is a foregone conclusion that market value is always more than the RR price. As the RR Rates Area Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a	Depreciated building rate	: ₹ 2,000.00 per Sq. Ft.
	Replacement cost of Shop with Services (v(3)i)	: ₹ 2,000.00 per Sq. Ft.
	Age of the building	: 01 Years
	Life of the building estimated	: 59 years Subject to proper, preventive periodic maintenance & structural repairs.

	Depreciation percentage assuming the salvage value as 10%	:	N.A. as the age of the property is below 5 years
	Depreciated Ratio of the building	:	N.A. as the age of the property is below 5 years
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate	:	₹ 2,000.00 per Sq. Ft. (Shop)
	Rate for Land & other	:	₹ 7,500.00 per Sq. Ft. (Shop)
	Total Composite Rate	:	₹ 9,500.00 per Sq. Ft. (Shop)
	Depreciated building rate	:	₹ 2,000.00 per Sq. Ft. (Bungalow)
	Rate for Land & other	:	₹ 2,000.00 per Sq. Ft. (Bungalow)
	Total Composite Rate	:	₹ 3,550.00 per Sq. Ft. (Bungalow)
<p>Remark: <u>The Entire Bungalow and Shop is Constructed on Plot No.4 having Plot Area of 329.60 Sq. M. but agreement showing entire plot in the name of Alai family is not provided to us nor updated in the 7/12, Entire Property is use by Alai Family but agreement is for part plot having plot area of 148.80 Sq. M. only.</u> <u>As per Document South- West Side Commercial 3 Shops is belongs to Shri. Mayur Prakash Alai and West-South Side Residential Bungalow belongs to Shri. Prakash Narayan Alai & Sau. Aruna Prakash Alai, Separate Demarcation of plot is not Identified on Site.</u></p>			

Details of Valuation:

Sr. No.	Description	Qty. Sq. Ft.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Shop (Ground Floor) with Approval	414.00	9,500.00	39,33,000.00
2	Present value of the Bungalow (Ground Floor) with Approval	621.00	4,000.00	24,84,000.00
3	Present value (Shop + Bungalow on Ground Floor) (a)			64,17,000.00
	Value of Shop (Ground Floor) After Approval	346.00	9500.00	32,87,000.00
4	Value of the Bungalow (First Floor) After Approval	1007.00	4,000.00	40,28,000.00
5	Total Value (Shop + Bungalow) After Approval (Ground + First Floor) (b)			73,15,000.00
	Particulars	Total Present Value on Ground Floor (Shop + Bungalow) (₹)	Total After Approval on Ground + First Floor (Shop + Bungalow) (₹)	
	Total Value of the Property	64,17,000.00	73,15,000.00	
	Realizable value of the property	60,96,150.00	69,49,250.00	
	Distress value of the property	51,33,600.00	58,52,000.00	
	Insurable value of the property Shop + Bungalow on Ground Floor (Approval) (1035.00 Sq. Ft. X 2000.00)			20,70,000.00
	Insurable value of the property Shop + Bungalow on Ground + First Floor (After Approval) (1353.00 Sq. Ft. X 2000.00)			27,06,000.00
	Construction Rate not Available on IGR Site			---



Justification for price / rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Commercial Shop, where there are typically many comparables available to analyze. As the property is a Commercial Shop, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of (Shop) ₹ 8,000.00 to ₹ 10,000.00 per Sq. Ft. and ₹ 4,000.00 to ₹ 5,000.00 per Sq. Ft. (Bungalow) on Built Up area. Considering the rate with attached report, current market conditions, demand and supply position, Shop size, location, upswing in real estate prices, sustained demand for Commercial Shop, all round development of commercial and Commercial application in the locality etc. We estimate ₹ 9,500.00 per Sq. Ft. (Shop), ₹ 4,000.00 per Sq. Ft (Bungalow) on Built Up Area after for valuation.

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	
i) Saleability	Good
ii) Likely rental values in future in	<p>Shop: ₹ 14,000.00 Expected rental income per month</p> <p>Bungalow: ₹ 13,000.00 Expected rental income per month</p>
iii) Any likely income it may generate	Rental Income



Actual site photographs

South- West Side Commercial 3 Shops on Plot No. 4



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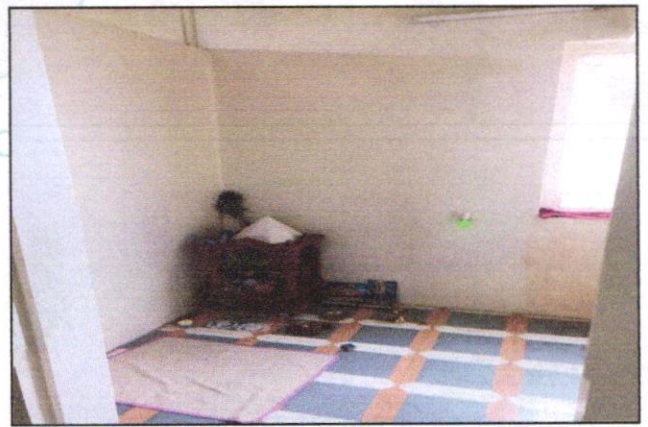
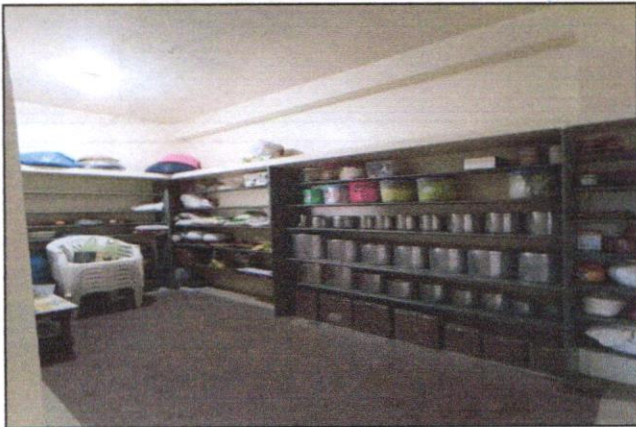
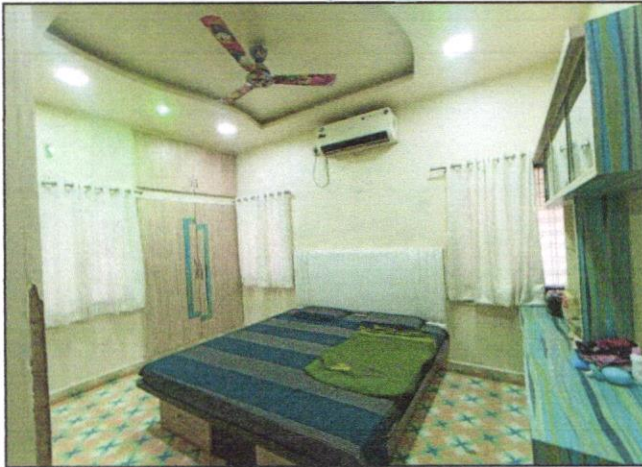
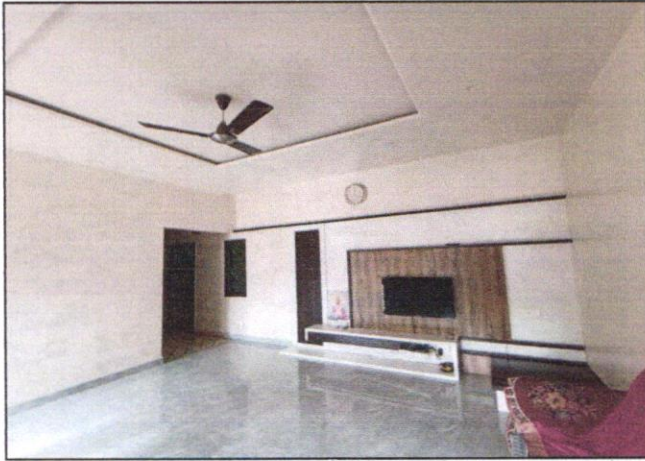
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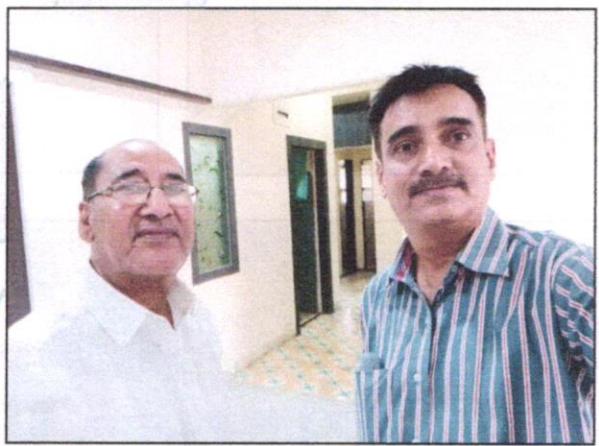
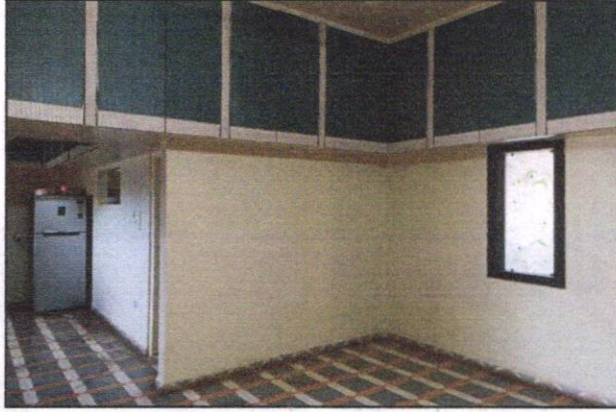
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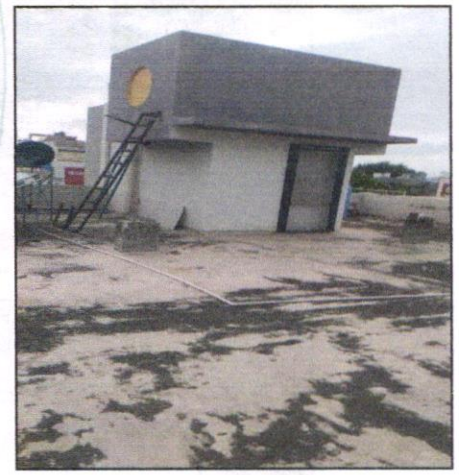
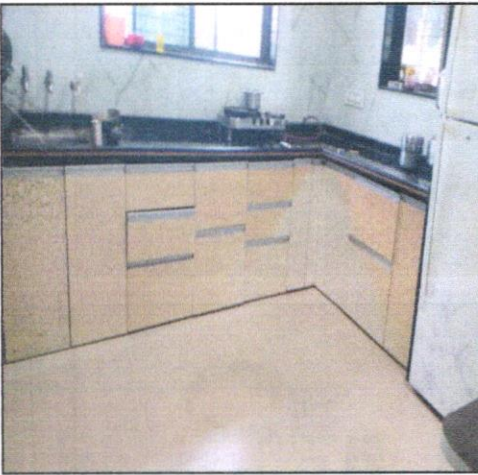
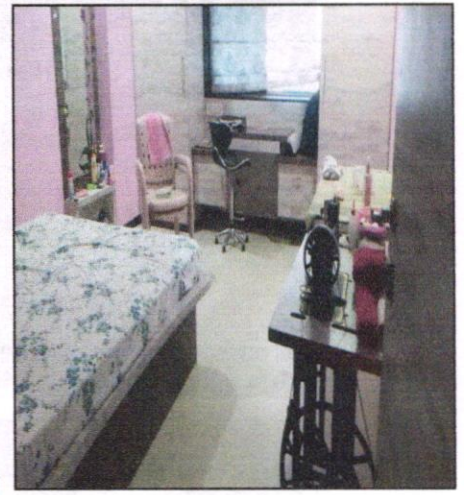
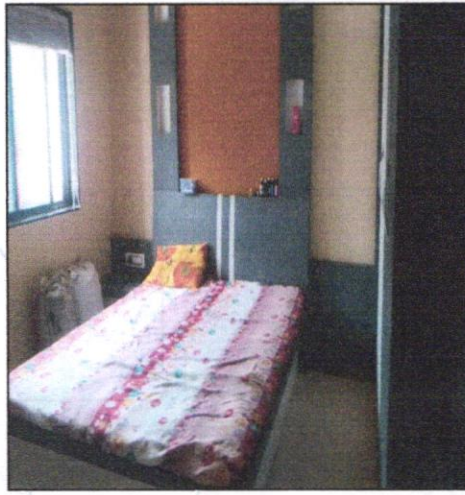
Actual site photographs West-South Side Residential Bungalow on Plot No.4



Actual site photographs



Actual site photographs



Route Map of the property


Site u/r



Latitude Longitude: 20°43'35.4"N 74°18'51.9"E

Note: The Blue line shows the route to site from nearest Bus Stand (Nampur – 300 M.)

Ready Reckoner

 **Department of Registration & Stamps**
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
वाजारमूल्य दर पत्रक

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Year: 20232024 Language: English

Annual Statement of Rates

Selected District: नाशिक
Select Taluka: त्रागलाण
Select Village: मीजे : नामपूर
Search By: Survey No Location
Enter Survey No: 13

विद्याय नं. विभाग	उपविभाग	दर	एकक (Rs.)	Attribute
9/9.1	विनशेरी झालेल्या जमिनी	3300	चौ. मीटर	राट नंबर

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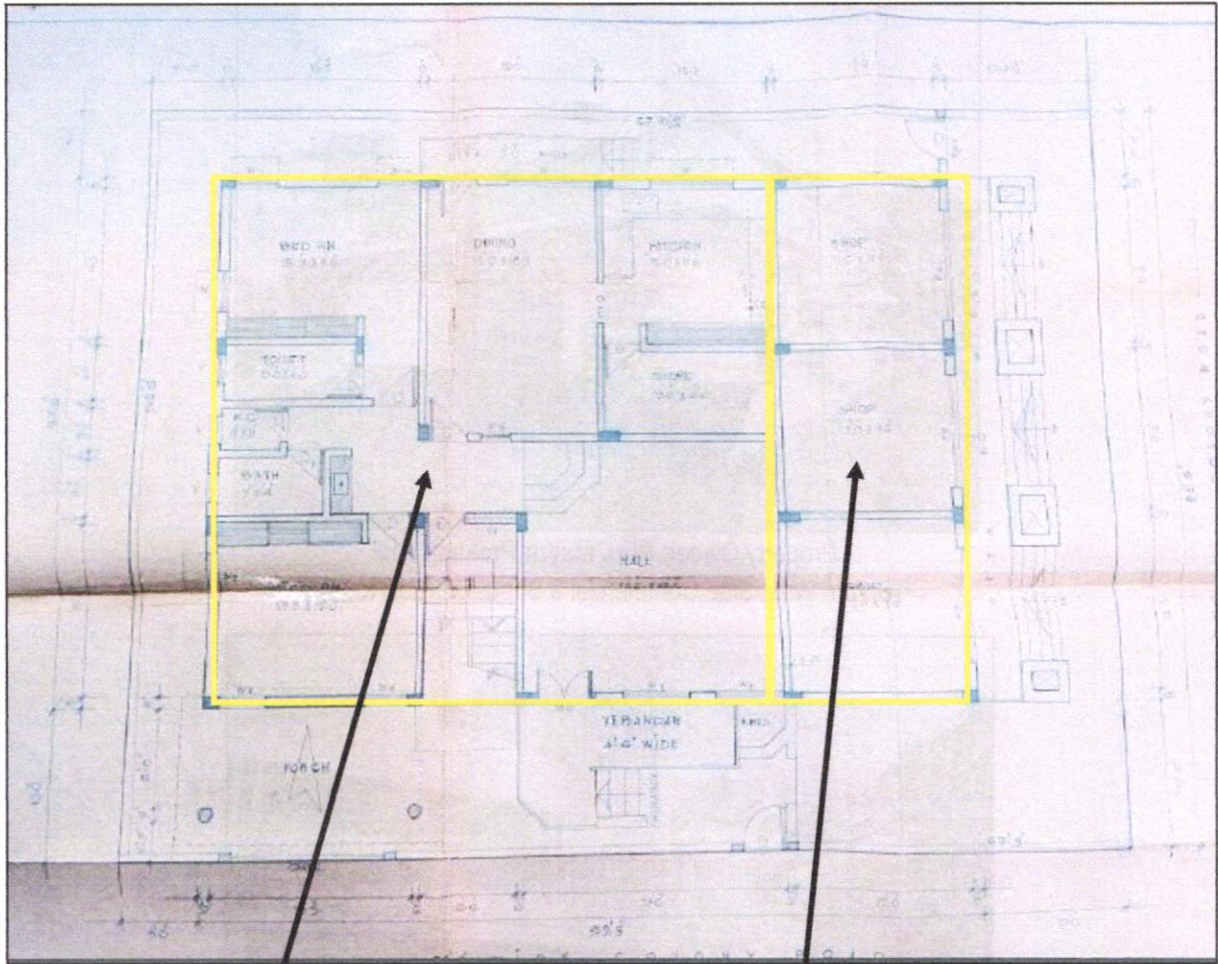
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Building Plan



West-South Side Residential Bungalow on Plot No.4,

South- West Side Commercial 3 Shops on Plot No. 4



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Property Description



Property Owner: **Shri. Mayur Prakash Alai**
(South- West Side Commercial 3 Shops on Plot No. 4)



Property Owner: **Shri. Prakash Narayan Alai & Sau. Aruna Prakash Alai**
(West-South Side Residential Bungalow on Plot No.4)

As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specifications

Particulars	Total Present Value on Ground Floor (Shop + Bungalow) (₹)	Total After Approval on Ground + First Floor (Shop + Bungalow) (₹)
Total Value of the Property	64,17,000.00	73,15,000.00
Realizable value of the property	60,96,150.00	69,49,250.00
Distress value of the property	51,33,600.00	58,52,000.00

Place: Nashik

Date: 25.07.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=B, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=admin,
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d2c294e28f2a29a3270625efc, cn=(MANOJ) BABURAO
CHALIKWAR
Date: 2023.08.03 17:42:06 +05'30'

Auth. Sign.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

The undersigned has inspected the property detailed in the Valuation Report dated _____

on _____. We are satisfied that the fair and reasonable market value of the property is
₹ _____ (Rupees _____

only).

Date

Signature

(Name & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

Enclosures		
	Declaration-cum-undertaking from the valuer (Annexure- I)	Attached
	Model code of conduct for valuer - (Annexure II)	Attached



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- n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o. My PAN Card number as applicable is AERPC9086P
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am Director of the company, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- y. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration is Purchased by Shri. Mayur Prakash Alai from Shri. Chetan Ashok Alai vide Rectification Deed Dated 08.03.2021 The property under consideration is purchased by Shri. Prakash Narayan Alai & Sau. Aruna Prakash Alai from Shri. Ravindra Kedulal Jain vide Rectification Deed Dated.25.07.2018 (Bungalow)
2.	purpose of valuation and appointing authority	As per the request from Janata Sahakari Bank Ltd., Pune, Nashik Branch to assess Fair Market value of the property for Banking purpose
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Sanjay Phadol - Regional Technical Manager Vinita Surve – Technical Manager Chintamani Chaudhari – Technical Officer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment – 28.06.2023 Valuation Date – 25.07.2023 Date of Report – 25.07.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 28.06.2023
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online search for Registered Transactions • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	major factors that were taken into	current market conditions, demand and supply



	account during the valuation;	position, Commercial Shop size, location, upswing in real estate prices, sustained demand for Commercial Shop, all round development of commercial and Commercial application in the locality etc.
11.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **25th July 2023** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.



Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from documents and site visit conducted, we understand that the subject property is Commercial Shop, admeasuring as per Documents in the name of Owner **Shri. Mayur Prakash Alai** (South-West Side Commercial 3 Shops on Plot No. 4) AND **Shri. Prakash Narayan Alai & Sau. Aruna Prakash Alai** (West-South Side Residential Bungalow on Plot No. 4) Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title

Based on our discussion with the Client, we understand that the subject property is owned by **Shri. Mayur Prakash Alai** (South- West Side Commercial 3 Shops on Plot No. 4) AND **Shri. Prakash Narayan Alai & Sau. Aruna Prakash Alai** (West-South Side Residential Bungalow on Plot No. 4). For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Area

Based on the information provided by the documents and site visit conducted, we understand that the Commercial Shop, admeasuring as per Documents

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to



express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Existing use premise is considered for this assignment.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what buyers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the Shop and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the documents and site visit conducted, we understand that the subject property is Commercial Shop, admeasuring as per Documents.

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.



10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.

24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32. A valuer shall follow this code as amended or revised from time to time.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=Admin, 2.5.4.20=9222a2c4f4af154d33a3d39256861913490cf4133417322,
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Heartbeat=29632756286f, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.08.08 17:42:19 +05'30'

Auth. Sign.